

Identification and Management of Fraudulent Credit/Debit Card Purchases at Merchant Ecommerce Sites

Abstract of the Disclosure

Transaction processing of online transactions at merchant sites determines the likelihood that such transactions are fraudulent, accounting for unreliable fields of a transaction order, which fields do not reliably identify a purchaser. A scoring server using statistical model uses multiple profiles associated with key fields, along with weights to indicate the degree to which the profiles identify the purchaser of the transaction.